

WEB-BASED MANAGED CARE SYSTEM HAVING A
COMMON ADMINISTRATIVE ACCOUNT

ABSTRACT OF THE DISCLOSURE

5 A web-based system for collecting and managing administrative details of a member in a managed care organization. The system collects and makes available over the Internet to all concerned parties digital information that can be selectively retrieved, viewed and managed by all authorized participants. This information, for example, includes the personal demographic details concerning the member and their eligible dependents, their plan elections and preferences, and their benefits usage history. The aggregated information is stored in a central database, using a "member account" paradigm. The member supplies the base information for the member account at initial enrollment in a health plan, either directly through the Internet or through an interface to their employer's human resources data system. Such information is then available to be shared via the Internet with a health provider, new employer or

20 health insurance plan, or for the member themselves. Historical information about expenditures, usage, payments, and the like, can then be added to the record as experienced, allowing a greater ability to derive value from the contained information.

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